

**AMENDMENTS TO THE SPECIFICATION**

Please amend the specification as follows.

Please replace the paragraph on page 8 beginning on line 10 with:

-- It should be borne in mind, however, that all of these and similar terms are to be associated with the appropriate physical quantities and are merely convenient labels applied to these quantities. Unless specifically stated otherwise as apparent from the following discussions, it is appreciated that throughout the present invention, discussions utilizing terms such as “processing” or “querying” or “formatting” or “~~merging~~ merging” or “determining” or “receiving” or “requesting” or “signing” or the like, refer to the action and processes of a computer system, or similar electronic computing device, that manipulates and transforms data represented as physical (electronic) quantities within the computer system’s registers and memories into other data similarly represented as physical quantities within the computer system memories or registers or other such information storage, transmission or display devices. --